Certificate Number: 20068-TXS-DE-034287955

Bankruptcy Case Number: 20-31835



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 28, 2020, at 6:41 o'clock PM CDT, Melissa Ann Johnson completed a course on personal financial management given by internet by William E. Heitkamp, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Southern District of Texas.

Date: March 29, 2020 By: /s/Amy Tate-Almy, AFC

Name: Amy Tate-Almy, AFC

Title: <u>Financial Counselor</u>